

## **GUARANTY TRUST BANK (RWANDA) PLC**

Reviewed by external auditors (KPMG Rwanda Ltd)

Reviewed by e	xternal auditors (	KPMG Rwai	nda Ltd)	Guaranty Trust B	ank (Rwanda) plo
STATEMENT OF FINANCIAL POSITION AS AT	30 JUNE 2018		STATEMENT OF COMPREHENSIVE IN	COME AS AT 30 J	UNE 2018
ASSETS	30/Jun/18 Frw'000	31/Dec/17 Frw'000		30/Jun/18 Frw'000	30/Jun/17 Frw'000
	(Reviewed)	(Audited)		(Reviewed)	(Reviewed)
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS					
Contrast to a large second like Marking at Develop of Devenden	7 710 110	5 ((1 000	Interest and Similar Income	3,829,079	3,354,459
Cash and balances with National Bank of Rwanda Balances with Other Banks and Financial Institutions	7,718,119 19,766,440	5,461,003 16,302,462	Interest Expense Impairment Provision	(808,964) (716,489)	(717,200) (182,695)
Sub-Total	27,484,559	21,763,466	NET INTEREST INCOME	2,303,626	2,454,564
LOANS AND ADVANCES TO CUSTOMERS	27,404,337	21,703,400	HET INTEREST INCOME	2,303,020	2,434,304
			Fees and Commission Income	1,209,006	914,343
Overdrawn Accounts (Overdrafts)	15,449,741	11,430,350	Fee and Commission Expense	(373,315)	(396,905)
Treasury Loans	11,108,062	10,854,419	Foreign Exchange Trading Income/Loss	466,855	462,634
Equipment Loans	2,059,211	2,808,370	Other Income	6,000	-
Consumer Loans	1,264,346	1,237,535	NET INCOME FROM BANKING ACTIVITIES	1,308,547	980,072
Mortgage Loans	10,568,566	9,288,650			
Doubtful and Similar Debts	2,870,726	5,253,304	Personnel Costs	(1,306,673)	(1,284,634)
Interest Receivable- Loans	299,956	275,345	Other Operating Expenses	(1,148,600)	(1,350,728)
Sub-Total	43,620,608	41,147,973	Depreciation and Amortization	(510,710)	(380,398)
FINANCIAL INSTRUMENTS				(0.0/5.000)	(2.015.7/0)
Financial Instruments Held to Maturity	14,553,448	15,140,134	TOTAL OPERATING EXPENSES PROFIT BEFORE TAX	(2,965,982) 646,190	(3,015,760) 418,876
Sub-Total	14,553,448	15,140,134 15,140,134		040,170	410,070
PROPERTY, EQUIPMENT AND OTHER ASSETS	14,555,446	13,140,134	Taxation	(193,857)	(125,663)
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Intangible Assets	1,041,321	1,103,350	PROFIT AFTER TAX	452,333	293,213
Property and Equipment	2,930,544	3,311,024			
Other Assets	1,351,390	1,279,014	Other Disclos	sures	
			-		
Sub-Total	5,323,255	5,693,388	Item 1. Off-Balance Sheet Items		Amount (Frw'000)
TOTAL	90,981,871	83,744,960	2.Non-Performing Loans Indicators		22,420,490
LIABILITIES	20 / Jum /10	31/Dec/17			7.0/0.057
	30/Jun/18	31/Dec/17	(a) Non-Performing Loans (NPL)		7,063,957
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER	30/300/18	31/Dec/17			
	30/300/18	31/Dec/17	(b) NPL Ratio		7,063,957
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS			(b) NPL Ratio 3.Capital Strength		10.1%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions	1,500,000	1,361	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1)		10.1%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts	1,500,000	1,361	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2)		10.1% 10,784,460 969,666
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total			(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital		10.1% 10,784,460 969,666 11,754,126
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts	1,500,000	1,361	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets		10.1% 10,784,460 969,666 11,754,126 66,331,315
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT	1,500,000 	1,361 - <b>1,361</b>	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers	1,500,000 1,500,000 74,778,399	1,361 - <b>1,361</b> 68,345,326	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio		10.1% 10,784,460 969,666 11,754,126 66,331,315
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT	1,500,000 	1,361 - <b>1,361</b>	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26% 16,26%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable	1,500,000 	1,361 - <b>1,361</b> 68,345,326 57,263	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio g. Total Capital/Total Risk Weighted Assets Ratio		10.1% 10,784,460 969,666 11,754,126 66,331,315 16.26% 16.26% 17.72%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total	1,500,000 	1,361 - <b>1,361</b> 68,345,326 57,263	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio		10.1% 10,784,460 969,666 11,754,126 66,331,315 16.26% 16.26% 17.72%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total	1,500,000 	1,361 - <b>1,361</b> 68,345,326 57,263	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26% 16,26% 17,72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements. Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability	1,500,000 <b>1,500,000</b> 74,778,399 156,306 <b>74,934,705</b>	1,361 - <b>1,361</b> 68,345,326 57,263 <b>68,402,589</b>	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26% 16,26% 17,72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability	1,500,000 	1,361 - <b>1,361</b> 68,345,326 57,263 <b>68,402,589</b> 1,442,931 230,199 428,474	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio		10.1% 10.784.460 969.666 11.754.126 66.331.315 16.26% 17.72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total	1,500,000 	1,361 - - - - - - - - - - - - - - - - - - -	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity a. Liquidity a. Liquidity a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees		10.1% 10.784,460 969,666 11.754,126 66,331,315 16.26% 16.26% 17.72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability	1,500,000 	1,361 - <b>1,361</b> 68,345,326 57,263 <b>68,402,589</b> 1,442,931 230,199 428,474	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition		10.1% 10.784.460 969.666 11.754.126 66.331.315 16.26% 17.72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS	1,500,000 <b>1,500,000</b> 74,778,399 156,306 <b>74,934,705</b> 1,333,606 <u>428,475</u> <b>1,762,081</b>	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members		10.1% 10.784,460 969,666 11,754,126 66,331,315 16.26% 16.26% 17.72% 1,46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements. Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability	1,500,000 <b>1,500,000</b> 74,778,399 156,306 <b>74,934,705</b> 1,333,606 	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Executive Directors		10.1% 10.784,460 969,666 11,754,126 66,331,315 16.26% 16.26% 17.72% 1,46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total	1,500,000 <b>1,500,000</b> 74,778,399 156,306 <b>74,934,705</b> 1,333,606 <u>428,475</u> <b>1,762,081</b>	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604	(b) NPL Ratio     3.Capital Strength     a. Core Capital (Tier 1)     b. Supplementary Capital (Tier 2)     c. Total Capital     Total Risk Weighted Assets     e. Core Capital/Total Risk Weighted Assets Ratio     f. Tier 1 Ratio     g. Total Capital/Total Risk Weighted Assets Ratio     h. Tier 2 Ratio     4. Liquidity     Capital/Total Risk Weighted Assets Ratio     5. Insider Lending     a. Loans to Directors, Shareholders and Subsidiaries     b. Loans to Employees     6. Management and Board Composition     a. Number of Board Members     b. Number of Racutive Directors     c. Number of Non-Executive Directors		10.1% 10.784,460 969,666 11,754,126 66,331,315 16.26% 17.72% 1,46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements. Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability	1,500,000 <b>1,500,000</b> 74,778,399 156,306 <b>74,934,705</b> 1,333,606 	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498	(b) NPL Ratio     3.Capital Strength     a. Core Capital (Tier 1)     b. Supplementary Capital (Tier 2)     c. Total Capital     d. Total Risk Weighted Assets     e. Core Capital/Total Risk Weighted Assets Ratio     f. Tier 1 Ratio     g. Total Capital/Total Risk Weighted Assets Ratio     h. Tier 2 Ratio     4. Liquidity     a. Liquidity Coverage Ratio     5.Insider Lending     a. Loans to Directors, Shareholders and Subsidiaries     b. Loans to Employees     6. Management and Board Composition     a. Number of Board Members     b. Number of Succurive Directors     d. Number of Succurive Directors     d. Number of Female Directors		10.1% 10.784.460 969.666 11.754.126 66.331.315 16.26% 17.72% 1.46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY	1,500,000 	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity a. Liquidity coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Executive Directors c. Number of Evecutive Directors d. Number of Female Directors e. Number of Female Directors e. Number of Rende Directors e. Number of Male Directors e. Number of Male Directors		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26% 16,26% 17,72% 1,46% 513,3% 513,3% 9 2 2 7 7 3 3 6
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total	1,500,000 	1,361 - - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498	(b) NPL Ratio     3.Capital Strength     a. Core Capital (Tier 1)     b. Supplementary Capital (Tier 2)     c. Total Capital     d. Total Risk Weighted Assets     e. Core Capital/Total Risk Weighted Assets Ratio     f. Tier 1 Ratio     g. Total Capital/Total Risk Weighted Assets Ratio     h. Tier 2 Ratio     4. Liquidity     a. Liquidity Coverage Ratio     5.Insider Lending     a. Loans to Directors, Shareholders and Subsidiaries     b. Loans to Employees     6. Management and Board Composition     a. Number of Board Members     b. Number of Succurive Directors     d. Number of Succurive Directors     d. Number of Female Directors		10.1% 10.784,460 969,666 11,754,126 66,331,315 16.26% 17.72% 1,46%
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability Provisions FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital	1,500,000 	1,361 - - 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Non-Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Female Directors f. Number of Executive Committee Members		10.1% 10,784,460 969,666 11,754,126 66,331,315 16,26% 16,26% 17,72% 1,46% 513,3% 
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements. Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves	1,500,000 	1,361 - - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498	(b) NPL Ratio     3.Capital Strength     a. Core Capital (Tier 1)     b. Supplementary Capital (Tier 2)     c. Total Capital     d. Total Risk Weighted Assets     e. Core Capital/Total Risk Weighted Assets Ratio     g. Total Capital/Total Risk Weighted Assets Ratio     f. Tier 1 Ratio     g. Total Capital/Total Risk Weighted Assets Ratio     h. Tier 2 Ratio     4. Liquidity     Coverage Ratio     5.Insider Lending     a. Loans to Directors, Shareholders and Subsidiaries     b. Loans to Directors, Shareholders and Subsidiaries     b. Number of Board Members     b. Number of Source Verseulive Directors     c. Number of Non-Executive Directors     d. Number of Female Directors     e. Number of Female Directors     f. Number of Female Directors     f. Number of Female Directors     g. Number of Female Directors     g. Number of Female Directors     g. Number of Female Directors		10.1% 10,784.460 969,666 11,754,126 66,331,315 16.26% 17,72% 1,46% 513.3% - - - - - - - - - - - - - - - - - - -
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings	1,500,000 	1,361 - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Non-Executive Directors c. Number of Near Directors e. Number of Female Directors f. Number of Female Directors f. Number of Females in the Executive Committee n. Number of Falles in the Executive Committee Number of Males in the Executive Committee Number of Statements were approved by th Directors on 30th August 2018 and signed on its	ne Board of ; behalf by:	10.1% 10,784.460 969,666 11,754,126 66,331,315 16.26% 17,72% 1,46% 513.3% - - - - - - - - - - - - - - - - - - -
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings Sub-Total	1,500,000 	1,361 - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498 116,498 116,55,926 13,122,908	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity a. Liquidity coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Executive Committee Number of Females in the Executive Committee The Financial Statements were approved by th	ne Board of	10.1% 10,784,460 969,666 11,754,126 66,331,315 16.26% 17,72% 1,46% 513.3% - 445,112 9 2 7 3 6 6 17 5 5
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER         FINANCIAL INSTITUTIONS         Due to Banks and Other Financial Institutions         Repurchase Agreements, Borrowings and Other Credit Accounts         Sub-Total         OPERATIONS WITH CLIENT         Deposits from Customers         Interest Payable         Sub-Total         OTHER LIABILITIES         Other Liabilities         Current Income Tax Liability         Deferred Income Tax Liability         Provision for Contingent Liability         Sub-Total         OWNERS EQUITY         Share Capital         Revaluation Reserves         Retained Earnings	1,500,000 	1,361 - - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908 83,744,960	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity c. Liquidity c. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Female Directors f. Number of Female Directors g. Number of Females in the Executive Committee The Financial Statements were approved by th Directors on 30th August 2018 and signed on its Chaitperson of Board Audil Committee	ne Board of Schaff by: Managing Director	10.1% 10.784,460 969,666 11,754,126 66,331,315 16.26% 16.26% 17,72% 1,46% 513.3% - 445,112 9 2 7 3 3 6 17 5 5
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings Sub-Total	1,500,000 	1,361 - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498 116,498 116,55,926 13,122,908	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Non-Executive Directors c. Number of Near Directors e. Number of Female Directors f. Number of Female Directors f. Number of Females in the Executive Committee n. Number of Falles in the Executive Committee Number of Males in the Executive Committee Number of Statements were approved by th Directors on 30th August 2018 and signed on its	ne Board of ; behalf by:	10.1% 10.784,460 969,666 11.754,126 66,331,315 16.26% 16.26% 17.72% 1.46% 513.3% - 445,112 9 2 7 3 6 6 17 5 5
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings Sub-Total	1,500,000 	1,361 - - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,498 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908 83,744,960	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity c. Liquidity c. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Female Directors f. Number of Female Directors g. Number of Females in the Executive Committee The Financial Statements were approved by th Directors on 30th August 2018 and signed on its Chaitperson of Board Audil Committee	ne Board of Schaff by: Managing Director	10.1% 10.784,460 969,666 11.754,126 66,331,315 16.26% 16.26% 17.72% 1.46% 513.3% - 445,112 9 2 7 3 6 6 17 5 5
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER         FINANCIAL INSTITUTIONS         Due to Banks and Other Financial Institutions         Repurchase Agreements. Borrowings and Other Credit Accounts         Sub-Total         OPERATIONS WITH CLIENT         Deposits from Customers         Interest Payable         Other Liabilities         Current Income Tax Liability         Deferred Income Tax Liability         Sub-Total         Provision for Contingent Liability         Sub-Total         OWNERS EQUITY         Share Capital         Revaluation Reserves         Retained Earnings         Sub-Total	1,500,000 	1,361 - - 1,361 68,345,326 57,263 68,402,589 1,442,931 230,199 428,474 2,101,604 116,498 116,4	(b) NPL Ratio 3.Capital Strength a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity c. Liquidity c. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Female Directors f. Number of Female Directors g. Number of Females in the Executive Committee The Financial Statements were approved by th Directors on 30th August 2018 and signed on its Chaitperson of Board Audil Committee	ne Board of Schaff by: Managing Director	10.1% 10.784,460 969,666 11.754,126 66,331,315 16.26% 16.26% 17.72% 1.46% 513.3% - 445,112 9 2 7 3 6 6 17 5 5

22,420,490 23,733,390

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